



Order Filed on January 11, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

GOLDMAN & BESLOW, LLC  
Attorneys At Law  
7 Glenwood Avenue - Suite 311B  
East Orange, New Jersey 07017  
(973)-677-9000  
Attorneys for Debtor(s), Umit Arat  
David G. Beslow, Esq. #DGB-5300

In re:

**UMIT ARAT,**

**Debtor**

Case No. 19-20673

Chapter: 13

Hearing Date: January 7, 2021

Judge: Hon. Vincent F. Papalia

**ORDER VOIDING AND CANCELLING JUDICIAL LIEN  
PURSUANT TO 11 U.S.C. §§522(f)(1) and (2)(A)**

The relief set forth on the following page numbered two (2) is hereby **ORDERED**.

**DATED: January 11, 2021**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia  
United States Bankruptcy Judge

**Page:** 2  
**Debtor(s):** Umit Arat  
**Case No.:** 19-20673 - Chapter 13  
**Caption:** Order Voiding and Cancelling Judgment Lien Upon Completion of Chapter 13 Plan

---

**THIS MATTER** being opened to the Court by Goldman & Beslow, LLC, attorneys for the debtor, Mark Goldman, Esq., appearing, and this Court having considered the argument of counsel and good cause appearing, and due notice having been given and there being no opposition; it is hereby

**ORDERED**, that the judicial lien held by Portfolio Recovery Associates, LLC pursuant to a judgment entered in the Superior Court of New Jersey, Passaic County, Special Civil Part, under Docket No. DC-0011791-15, Judgment No. VJ-1724-16, is hereby voided in its entirety pursuant to the provisions of 11 U.S.C. §522(f), as provided in this Order; and it is further

**ORDERED**, that, upon completion of the Chapter 13 plan, as certified by the Debtor, the Clerk of the Superior Court of New Jersey be and hereby is directed to remove the subject judgment lien as a matter of record; and it is further,

**ORDERED**, that a copy of this Order, certified by counsel to be a true copy, may be filed and recorded with the Clerk of the Superior Court of New Jersey and with the County Clerk.